



Driver Passenger Protector

Protect everyone in your car
Drive in peace of mind



QBE Insurance (Malaysia) Berhad

Member of PIDM

The benefit(s) payable under eligible certificate/policy/product is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact QBE Insurance (Malaysia) Berhad or PIDM (visit www.pidm.gov.my).

Benefits at a glance



Lump sum
payment for

Death, Total and
Permanent Disability.



Pays for

Medical expenses,
Daily hospital income,
Ambulance fee,
Bereavement
allowance.

FOR EVERYONE
in your car

1 PERSONAL ACCIDENT

(for passengers and drivers in the insured car)

- ✓ Lump sum payment for Accidental death
- ✓ Lump sum payment for Total and Permanent Disability
- ✓ Pays for Medical expenses
- ✓ Pays for Daily hospital income
- ✓ Pays for Ambulance fee
- ✓ Pays for Bereavement allowance

Extended personal accident

(for insured and dependents)

- ✓ As a pedestrian involved in motor vehicles accident.
- ✓ As a passenger / driver in another private used vehicles.
- ✓ As a fare paying passenger in public transport.

Double indemnity

- ✓ Permanent quadriplegia or paraplegia
- ✓ Permanent neck down paralysis

2 ATTEMPTED THEFT DAMAGE

- ✓ Reimburse for the loss of personal belonging due to burglary, break-in or robbery whilst in your car.

3 AUTO ASSIST PROGRAM - UNLIMITED

- ✓ The auto assist program will be upgraded to 'unlimited' when purchase with QBE Private Car Protector insurance.

What makes us different

1 Extended cover for family

Provides cover even when they are not travelling in your car. It is extended to cover you and your dependents for death, Total and Permanent Disability (TPD) or injury.



As a **pedestrian** involved in motor vehicles accident.



Driving or travelling as a passenger in **any private used vehicles**.



Travelling in any mode of **public transport** as a fare-paying passenger.

2 Attempted theft damage



We will reimburse up to the limit value of your selected plan for the loss of your personal belongings (IC, passport, driver license, credit or charge card, access card entry to building or parking, wallet or handbag, eyeglass or handphone due to **burglary, break-in, or robbery** whilst in your vehicle.

3 Double indemnity



We **pay double** for anyone suffer from Total and Permanent Disability (TPD) paralysis from neck down or Total and Permanent Disability (TPD) to both hands and legs while travelling in your car.

4 Unlimited auto assistance



You can enjoy **unlimited Towing services** or road side minor repair under the QBE Private Car Protector insurance as long as you purchase Driver Passenger Protector insurance.

Schedule of benefits

BENEFITS	PLAN A	PLAN B	PLAN C	PLAN D
Death and Permanent Disablement	10,000	20,000	30,000	50,000
Medical Expenses	500	1,000	1,500	3,000
Daily Hospital Income	20	30	40	60
Ambulance Fee	300	300	300	300
Bereavement Allowance	1,000	1,500	2,000	3,000
Snatch Theft	200	350	500	500
Annual Premium	50	60	90	150

Important notes :

- 1) This is not a contract of insurance. You should always refer to the policy contract for the complete terms and conditions.
- 2) The premium is subject to *Service Tax

* QBE Insurance (Malaysia) Berhad reserves the right to adjust the Service Tax rate applied to policy premiums in accordance with any alterations to the Service Tax legislation and guidelines. Any modifications will be implemented in accordance with changes to the prevailing legal framework from time to time.

Frequently ask questions (FAQ)

► Who is eligible for this policy ?

- ✓ Car owner aged between 18 to 70 who is Malaysian or permanent resident, and the car is registered under 'private use' in the registration book.
- ✓ The vehicle age is not more than 20 years.

► Who is covered under the policy ?

- ✓ You, your legal spouse aged between 18 to 70.
- ✓ Your dependent who is unmarried children aged between 3 years to 17.
- ✓ Your authorized driver aged between 18 to 70 and passengers aged between 3 to 70.

► What is the coverage limit ?

- ✓ The sum insured pay in accordance to the selected plan and pay up to the permitted seat capacity. For example, For example, if Plan A is selected for a 5 seating capacity vehicle, the sum insured is RM10k per person and cover up to RM50k for 5 passengers in the car.

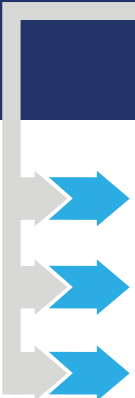
► What are the major exclusions in this policy ?

- ✓ War, civil commotion, childbirth or miscarriage, and suicide.
- ✓ Where vehicle is used for racing, speed-testing, hire or a road rally.
- ✓ Driver under the influence of intoxicating liquor or drugs while driving.

Drivers are responsible for their passengers

Because accidents can happen anytime, anywhere.

.....
And you have different passenger sits in your car
.....



To ensure your **passenger is protected** from unforeseen circumstances.

The policy allows flexibility to **cover "unnamed insured person"** as long as they are your Authorized Driver or Passenger.

The policy **covers for Accidental death, Total and Permanent Disability(TPD) or injuries.**

Peace of mind ...

DPP Protects everyone in your car
from RM0.14 / day



IMPORTANT NOTES

- This brochure is for general information only and is not a contract of insurance.
- The description of available coverage is for your quick and easy reference. The precise terms, conditions are specified in the insurance policy.
- You should read and understand all information about the policy coverage including the applicable product disclosure sheet, or ask your agent/broker, or us directly before you sign up, to ensure you have the right insurance to meet your needs.
- All premiums are subject to Service Tax at the prevailing rate. Policies are subject to RM10 stamp duty.
- If you have any enquiries about these products or other similar coverage, please visit our website at <https://www.qbe.com/my> for our contact details.
- QBE Insurance (Malaysia) Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.



QBE

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MVADPP-B-2026